

Certificate Number: 16339-PAM-DE-036412145

Bankruptcy Case Number: 22-00036



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 20, 2022, at 6:49 o'clock PM EDT, Kenneth Ray completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 20, 2022 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor